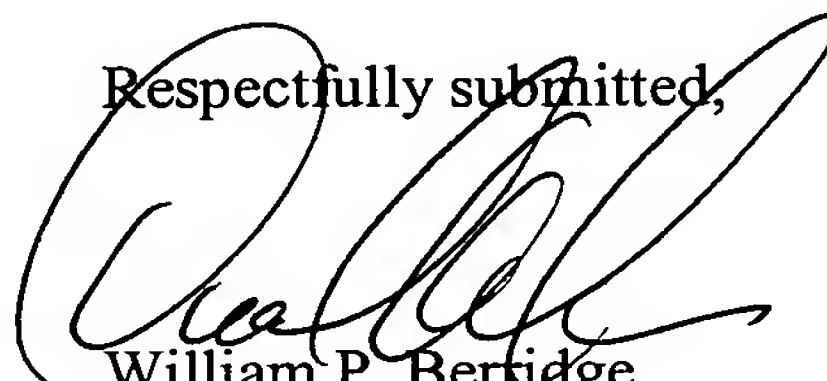


**REMARKS**

Claims 12 - 22 are pending in this application. By this amendment, claims 1-11 are canceled. Claims 12 - 22 are added. The abstract is amended with the inclusion of the attached substitute abstract. No new matter is added. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



William P. Berridge  
Registration No. 30,024

Daniel A. Tanner, III  
Registration No. 54,734

WPB:DAT/jdb

Attachment:

Substitute Abstract

Date: July 13, 2006

**OLIFF & BERRIDGE, PLC**  
**P.O. Box 19928**  
**Alexandria, Virginia 22320**  
**Telephone: (703) 836-6400**

<p><b>DEPOSIT ACCOUNT USE AUTHORIZATION</b> Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
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